

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-32495-RG
Chapter: 7
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie C Olivier
347 Van Nostrand Ave
Jersey City, NJ 07305

Social Security No.:
xxx-xx-2227

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 19, 2018

JAN: dlr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marie C Olivier
 Debtor

Case No. 17-32495-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

db +Marie C Olivier, 347 Van Nostrand Ave, Jersey City, NJ 07305-1308
 517163543 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517402136 JDRMDBP & PB LLC, C/O SN Servicing Corporation, 325 5th Street, Eureka, CA 95501
 517163539 +Meadowlands Pinnacle Anesthesia, 55 Meadowlands Pkwy, Secaucus, NJ 07094-2977
 517229909 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2018 23:08:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 19 2018 23:08:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 19 2018 23:09:42
 Capital One Auto Finance, a division of Capital On, PO box 165028, Irving, TX 75016-5028
 517163541 E-mail/Text: ebn@americollect.com Jul 19 2018 23:08:33 Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221

517163538 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 19 2018 23:09:45
 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517173877 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 19 2018 23:09:42
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517200329 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 19 2018 23:10:40
 Capital One Auto Finance, c/o AIS Portfolio Servic, P.O. Box 4360, Houston, TX 77210-4360

517163542 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 19 2018 23:09:07
 Credit Collection Service, Po Box 773, Needham, MA 02494-0918

517163540 E-mail/Text: bknotices@snsr.com Jul 19 2018 23:09:08 SN Servicing Corporation, Customer Service Dept, 323 Fifth St, Eureka, CA 95501

517163544 +E-mail/Text: collect@williamsalexander.com Jul 19 2018 23:08:04 Waassociates, Po Box 2148, Wayne, NJ 07474-2148

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor JDRMDBP & PB LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
 Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
 Denise E. Carlon on behalf of Creditor JDRMDBP & PB LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Harvey I. Marcus on behalf of Debtor Marie C Olivier him@lawmarcus.com
 Rebecca Ann Solarz on behalf of Creditor JDRMDBP & PB LLC rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7